

Insurance and Real Estate Public Hearing February 14, 2012 Comments Regarding HB 5013



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The Bridgeport Child Advocacy Coalition (BCAC) appreciates the opportunity to submit public comment on HB 5013.) We are excited that Connecticut has moved forward to establish a Health Insurance Exchange so that consumers can appraise and then select a health insurance plan that works best for their needs.

HB 5013 would increase the number of board members of the Connecticut Health Insurance Exchange and make the Healthcare Advocate a voting board member. This bill, with some revisions, will make the Exchange Board stronger. Our recommendations to strengthen the bill are as follows:

- The Exchange Board should be expanded to include two consumers and two small business owners, in addition to its current members. It is critical that small business owners and consumers, who reflect the state's diverse population and income groups, including those who are hardest to reach, are represented on the Board.
- The recommended expansion needs to be done immediately so that the consumers are appointed and sitting on the Exchange Board by March 1st. Important decisions regarding the Exchange are being made now and consumers must have input.
- The CEO of the Exchange Board should not have ties to the insurance industry. We were pleased when a strong conflict of interest policy was included in the legislation establishing the Exchange Board. We believe it is critical that the Exchange serves consumers, not special interests. Anyone who may have a conflict of interest, including those who may profit from the Exchange, such as insurers or brokers, should not be allowed to serve on the Board or to serve as its Chief Executive.
- The Office of State Ethics should enforce conflict of interest provisions.
- The Healthcare Advocate should be a voting member of the Insurance Board.

Thank you. Barbara Edinberg, Director of Research Bridgeport Child Advocacy Coalition